



The New Color of Money Safer. Smarter. More Secure.

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About The New Color of Money: Safer. Smarter. More Secure.

***The New Color of Money* will be safer, smarter and more secure. New money designs will be issued as part of an ongoing effort to stay ahead of counterfeiting, and to protect the economy and the hard-earned money of U.S. currency users.**

- The first note of the new currency designs, the \$20 note, was issued October 9, 2003. The series continues with the \$50 note, which was issued on September 28, 2004. The next denomination to be introduced in the series will be the \$10 note in 2005. The \$100 note is also slated to be redesigned, but a timetable for its introduction is not yet set. The government has no plans to redesign the \$5 note at this time, and the \$1 and \$2 notes will not be redesigned.

Continuous improvement in currency design and aggressive law enforcement protect the integrity of U.S. currency.

- The combined efforts of public education, law enforcement, the changes made to the currency in the late 1990s and increased public awareness have all kept counterfeiting of U.S. currency at a low level. Current estimates put the rate of counterfeit \$50 notes in circulation worldwide at less than 1 note for every 25,000 genuine \$50 notes in circulation.¹

The new currency designs will help stay ahead of counterfeiters, who are turning increasingly to digital methods, as advances in technology make digital counterfeiting easier and cheaper.

- In 1995, less than 1 percent of counterfeit notes detected in the U.S. were digitally produced. Since then, digital equipment has become more available to the general public, and as a result, the amount of digitally produced counterfeit notes has risen. Over the last several years, the amount of digitally produced counterfeit notes has remained steady at about 40 percent.²

Some things will be the same:

- **Same value:** Both new and older-design notes will maintain their full face value.
- **American look and feel:** The world will recognize the new money as quintessentially American. The new bills will remain the same size and will use the same, but enhanced, portraits and historical images.

¹ The Federal Reserve

² U.S. Secret Service





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- **Easy-to-use security features:** Consumers can help protect their hard-earned money by checking their cash. First incorporated in the 1990s, these features make U.S. money easy to check:
 - ✓ **Watermark:** a faint image, similar to the portrait, which is part of the paper itself and is visible from both sides when held up to the light.
 - ✓ **Security thread:** also visible from both sides when held up to the light, this vertical strip of plastic is embedded in the paper and spells out the denomination in tiny print.
 - ✓ **Color-shifting ink:** the numeral in the lower right corner on the face of the note, indicating its denomination, changes color when the note is tilted. For the new currency, this color shift is more dramatic. It changes from copper to green, making it even easier for people to check their money.

The most noticeable difference is color.

- The new \$50 note features subtle background colors of blue and red on both sides.
- Colors vary by denomination. This helps everyone – particularly those who are visually impaired – to tell denominations apart.
- Consumers should not use color to check the authenticity of their money.
- However, color makes it more burdensome for potential currency counterfeiters because it adds complexity to the note and thus makes counterfeiting more difficult.
- Each denomination will feature different symbols of freedom on the face of the notes. The symbols of freedom on the \$50 note are the traditional stars and stripes of the United States flag and a small metallic silver-blue star.

From Wall Street to Fleet Street, from St. Petersburg, Florida, to St. Petersburg, Russia, a far-reaching public awareness and education program is underway to ensure the seamless introduction of *The New Color of Money*.

- Representatives of major banks credit public education with a smooth introduction of the new \$20 note.³
- Security features are more effective if the public knows about them.

³ Penn, Schoen & Berland Associates





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- To build that awareness, the U.S. government has undertaken a public education program to help ensure people all over the world know the new \$50 note has arrived, and to help them understand and utilize the security features. Outreach is targeted to audiences that use and handle the \$50 note the most, including cash handlers and merchants, cash-handling equipment manufacturers, associations and the media.
- Work has been underway so that ATM and vending machine manufacturers can make their equipment compatible with the new currency by the time it enters circulation. Outreach has been extended to makers of self-service checkout counters, which are becoming increasingly prevalent at retail locations.

